

AGRICULTURAL PROPERTY COVERAGE

EXTENSION OF COVERAGE – HEAT PROSTRATION

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Livestock - Broad Form, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

1. HEAT PROSTRATION

Notwithstanding any contrary provision contained under this Policy, the insurance provided by this Form is extended to cover direct physical loss or direct physical damage caused to **livestock** due to **heat prostration**.

2. ADDITIONAL EXCLUSIONS

This Extension of Coverage does not apply to:

- 2.1. failure to comply with the stocking density which exceeds the maximum capacity established by the National Farm Animal Care Council;
- 2.2. any intentional or unintentional interruption, disconnection, disruption or discontinuance of electrical power or fuel supply, or any voltage disturbances therefrom, caused or occasioned by the **Insured**, his employee or any person that has access to the **farm building(s)** acting or not on behalf of the **Insured** or any public facility services;
- 2.3. any maintenance procedures usual to the operation or while the above systems are being worked upon;
- 2.4. failure to maintain or to have kept in good working order the **emergency system**;
- 2.5. failure to have and maintain all ventilation fans in good working order and in operation at maximum capacity;
- 2.6. failure to keep a written record or a log of the tests that are being done at the required frequency described in the **emergency system** definition;
- 2.7. loss or damage arising from any mechanical **breakdown** or **equipment breakdown**.

3. WARRANTY CLAUSE

It is warranted that the Extension of Coverage described above applies only if, for the purpose of the farm operations, all of the following conditions are fulfilled with respect to each **farm building** housing **livestock**:

- 3.1. at the time of a loss, the stock density of the **livestock** inside the **farm building(s)** is in compliance with the maximum capacity established by the National Farm Animal Care Council; and
- 3.2. at all times, an **emergency system** in place; and
- 3.3. the presence of an emergency backup generator system capable of sustaining the **farm building(s)** systems in all weather conditions, maintained and in good working order, which, in the event of a power interruption, disconnection, disruption or discontinuance, can be put into operation within a reasonable time either automatically or manually; and
- 3.4. at the time of a loss, all ventilation fans of the **farm building(s)** confining the **livestock** must be in operation at their maximum capacity; and
- 3.5. the death of the **livestock** shall be certified by a veterinarian.

Failure of the **Insured** to comply with any or all of the above warranties shall suspend the coverage, only with respect to this Extension of Coverage. However, the Insurer shall deny a claim only if it is proven that the non-compliance caused, contributed to, or aggravated the loss or damage.

4. LIMIT OF INSURANCE

If no specific sublimit is shown under the Declaration Page(s), this Extension of Coverage shall be subject to the amount of insurance stated in the Declaration Page(s) for Livestock and shall not increase such amount of insurance.

5. DEDUCTIBLE

The Insurer is liable for the amount by which the direct physical loss or direct physical damage caused by an insured peril exceeds the amount of the deductible specified in the Declaration Page(s) in any one occurrence.

6. ADDITIONAL DEFINITION

For the purpose of this Endorsement, the following definition is added to the **DEFINITIONS** section:

1. **Heat prostration** means the death of **livestock** caused by heat exhaustion due to extremes in atmospheric temperature. **Heat prostration** does not mean any failure or **breakdown** of **equipment** depriving the **farm building** from its ventilation, light, heat or air conditioning.

All other terms and conditions of the Policy remain unchanged.